

# BSC Sports Medicine and Understanding Insurance

- - BSC Athletic Training...who are we?**
    - 5 Full-time Athletic Trainers on site at BSC
    - We see all injuries athletic related and non-athletic related, as well as illness/gen. Med. issues
    - We refer athletes with injuries or illnesses to correct specialist (Ortho, Primary Care, Urgent Care, ENT, Cardiologist, etc)
    - We cover practices and all games at home.
      - Travel with Football and Men's Lacrosse to all away games
    - We set up doctor's appointments for the Student Athlete when we need to refer out due to injury or illness.
    - BSC Athletic Training has a Physical Therapist that comes on campus 2-3x/week
  - **Freshman/Transfer Paperwork**
    - Paperwork is due by July 15<sup>th</sup>.
    - Information and a link through DocuSign will be sent out by next week
    - Sickle Cell Trait Test results are REQUIRED for ALL athletes (per NCAA)
      - Copy of Newborn SCT test results
      - See Primary Care/Pediatrician for blood test for Sickle Cell Trait
      - Get tested at a local Quest Diagnostic or LabCorp
  - **BSC Team Physicians are located at Andrews Sports Medicine**
    - **Primary** - Dr Jose Ortega and **Surgeon** -Dr Wayne McGough
    - **General Medical** -
    - For **ALL** healthcare related issues (illness, flu, cold, strep, etc) have your Student Athlete come see their respective Athletic Trainer for **EVERYTHING**.
    - We have the resources to get them into see a doctor faster than they can on their own or through Student Health
    - It is the responsibility of the Student Athlete to contact their parent/guardian about all general medical issues, doctor's appointments, minor injuries, etc
    - If Student-Athlete sustains a concussion, major injury, visits ER, then their Athletic Trainer will contact the parent/guardian.
  - **BSC Insurance**
    - BSC holds as an "excess" secondary insurance -
      - This means that **ALL Student Athletes MUST have a primary insurance**

- BSC secondary insurance only kicks in when the athlete's primary **deductible** has been met
- BSC pays the difference once the deductible has been met, which are typically co-pays, co-insurance, etc
- Major surgeries (ACL, Labrum, etc) are typically fully covered by our secondary
- This is a NCAA sponsored Secondary Policy that only applies to:
  - BSC related events (team lifts, team practice, games, etc)
  - It **DOES NOT** cover any injury outside of BSC sanctioned events, such as intramurals, "captain's" practice, working out on own, etc
- **BSC Insurance cont...What is covered vs what is not**
  - **BSC Secondary Pays/Covers:**
  - **AFTER** the primary deductible has been met, BSC will pay on:
    - All BSC athletic related injuries
    - Post-op Braces if deemed necessary
    - Physical Therapy visits, if needed (more info on next slide)
    - Healthcare related expenses **inside** of BSC Sports Medicine network
      - Andrews Sports Medicine
      - St. Vincent's Hospital
      - Specialist or Facility that Team Physician refers athletes to
      - Champion Sports Medicine-Physical Therapy
  - **BSC Secondary does not cover:**
    - Primary deductible
    - Non-BSC athletic related injuries
    - General Medical issues or illness
      - Colds, flu, strep, mono, cardiovascular, COVID, etc
    - Any healthcare related expenses **outside** of BSC Sports Medicine network without prior written approval from staff ATC's
    - Pre-existing conditions or injuries
    - Claims denied or not paid by Insurance
    - Prescriptions
- **BSC Insurance and Physical Therapy**
  - BSC Athletic Trainers can do all rehabs on campus in the Athletic Training Room. **BSC ATC's do not charge for this service.** This includes athletic injuries and non-athletic injuries.

- However, there are some cases where seeing a Physical Therapist may be a better option for the Student Athlete due to having surgery, class schedule, etc
- BSC does have a Physical Therapist from Champion Sports Medicine come on campus 2-3x/week for these cases.
- If the BSC ATC's and/or the Team Physician feel that PT is the best option for the S-A, we can schedule them to see the school PT.
- The student-Athlete must be referred to the PT by the BSC AT for secondary approval
- Physical Therapy is **NOT** a free service and primary insurance will be charged first

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- **BSC INSURANCE AND PHYSICAL THERAPY cont..**

- If BSC is secondary, Physical Therapy bill will be:
  - Pay on charges after the primary deductible has been met.
  - Visits paid are based on how many are allowed per athlete's insurance
  - ie: if primary only allows 25 visits/year, then BSC will only pay on the allowed 25 visits.
  - If they exceed the number of visits, the athlete is responsible for paying the extra cost.
    - It is **your and the athlete's responsibility** to know the allow visits/year for Physical Therapy
    - Be sure to know that amount prior to your athlete's arrival at BSC
  - BSC will only be secondary on Physical Therapy from Champion Sports Medicine unless prior authorization from the Head AT is given. This will be a case-by-case basis

- **NCAA Primary Accident insurance**

- This is a great option if you have Government insurance (Tricare, Medicaid), High deductible insurance, Cost Sharing insurance, and/or insurance not accepted in the state of Alabama.
- This only covers sports injuries.
- This DOES NOT cover general medical, illness, injuries outside of sports.

- Plan Benefits: The blanket primary accident program provides coverage while student-athletes are participating in covered athletic activities.
  - Accident Medical Expense: cover up to \$5,000 per Injury
  - Maximum Deductible : \$0 per Injury
  - Benefit Period -104 weeks
- Purchase of the coverage is MANDATORY for all intercollegiate student athletes who have no primary insurance, or have a primary plan that specifically excludes intercollegiate athletic injuries
- NCAA Primary Accident insurance
- **Cost is based of risk level of sport (High, Medium, Low)**
  - **Low Risk:** Archery, Badminton, Bowling, Crew or Rowing, Cross Country, Dance, Drill Team & Mascots, eSports, Fencing, Golf, Rifle, Sailing, Squash, Student Managers, Student Trainers & Student Coaches, Swimming/Diving, Synchronized Swimming, Tennis, Water Polo.
  - **Medium Risk:** Baseball, Basketball, Cheerleaders, Equestrian, Field Hockey, Gymnastics, Ice Hockey, Lacrosse, Skiing, Soccer, Softball, Track (Indoor & Outdoor), Volleyball, Wrestling.
  - **High:** Football and Rugby
- Cost: Per Athlete Per Policy Year (August 1 – July 31)
  - Low Risk Sports ..... \$ 475
  - Medium Risk Sports..... \$ 775
  - Football and Rugby..... \$ 1,297
- If you would like more information or to purchase, please email Rachel Morris at [rmmorris@bsc.edu](mailto:rmmorris@bsc.edu)
- This plan has to be renewed/purchased yearly, so it is your responsibility to contact Rachel or your athlete’s athletic trainer to renew yearly prior to athletics starting.
- If you have any questions about insurance or Athletic Training related for your S-A's sport, please email:
  - [athletictraining@bsc.edu](mailto:athletictraining@bsc.edu) for physical paperwork or general questions
  - [rmmorris@bsc.edu](mailto:rmmorris@bsc.edu) for Insurance questions